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Application Serial No. 09/675,412

Attorney Docket No. ISAA0045

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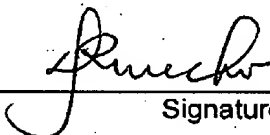
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Attached to this cover sheet please find the following documents:

- Amendment (10 pages)

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Application No. 09/675,412

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**In re Application of:** Anderson, et al**Docket No.:** ISAA0045**Serial No. :** 09/675,412**Art Unit:** 3691**Filed:** 29 September 2000**Examiner:** Kesack, Daniel**Title:** DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING
CONTENT MINING

April 16, 2007

Assistant Commissioner for Patents

Mail Stop - Amendments

P.O. Box 1450

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AMENDMENT

Examiner:

This is a Response to the Office Action, dated January 16, 2007, for the above-identified patent application.

Remarks begin on page 2 of this paper.

Amendment to the Claims begins on page 4 of this paper.

Applicant does not believe that filing of this Amendment will incur additional fees. However, the Commissioner is authorized to charge any fees due and credit any overpayments to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862. Applicant considers this document to be filed in a timely manner.